

Form 604

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Frank J. Cepek
Rebecca A. Cepek
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.
No Respondents
Respondent(s).

Case No. 15-24712-GLT
Chapter: 13

Related to Document No. 117

Hearing Date: 5/5/21 at 02:30 PM

**ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this *The 23rd of February, 2021*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 117 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before April 9, 2021**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **May 5, 2021 at 02:30 PM** in Zoom location, <https://www.zoomgov.com/j/>, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is* **SUBJECT TO CLOSURE WITHOUT A DISCHARGE** without further notice or hearing.



Gregory L. Taddonio, Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Frank J. Cepek
Rebecca A. Cepek
Debtors

Case No. 15-24712-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 23, 2021

User: jhel
Form ID: 604

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Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | #+ Frank J. Cepek, Rebecca A. Cepek, 3525 Diploma Street, Pittsburgh, PA 15212-2269 |
| aty | + The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843 |
| aty | + The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700 |
| cr | + First National Bank of Pennsylvania, c/o Christine Lombardo, 4140 East State Street, Hermitage, PA 16148-3401 |
| cr | + Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386 |
| 14189932 | AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701 |
| 14166966 | Allegheny General Hospital, PO Box 644662, Pittsburgh, PA 15264-4662 |
| 14166967 | + Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250 |
| 14166968 | + Allegheny Imaging of McCandless, LLC, 651 S. Center Ave., Suite 102, Somerset, PA 15501-2811 |
| 14166969 | + Allegheny Radiology Associates., Ltd., 651 S. Center Ave, Suite 102, Somerset, PA 15501-2811 |
| 14166970 | American Express, P.O. Box 1270, Newark, NJ 07101-1270 |
| 14166971 | American Express, PO Box 981537, El Paso, TX 79998-1537 |
| 14166972 | ++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 15019, Wilmington, DE 19886 |
| 14219302 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 14216546 | CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701 |
| 14166973 | Children's Hospital of Pittsburgh, PO Box 382059, Pittsburgh, PA 15250-8059 |
| 14166974 | CitiCards, PO Box 9001037, Louisville, KY 40290-1037 |
| 14166975 | + Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560 |
| 15183858 | + Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250 |
| 14157777 | + First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401 |
| 14166979 | + Lamont, Hanley & Assoc., 1138 Elm Street, P.O. Box 179, Manchester, NH 03105-0179 |
| 14166980 | + MedExpress Billing, POB 719, Dellslow, WV 26531-0719 |
| 14166981 | Nelnet, PO Box 82658, Lincoln, NE 68501-2658 |
| 14193765 | + Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101 |
| 14166982 | Quest Diagnostics, 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610 |
| 15000750 | + Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 14166986 | + TD Bank USA, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440 |
| 14166985 | Target, PO Box 660170, Dallas, TX 75266-0170 |
| 14166987 | + Transworld Systems, 5 Penn Center West, Ste 100, Pittsburgh, PA 15276-0126 |
| 14166988 | UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980 |
| 14176113 | Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657 |
| 14237957 | + Wells Fargo Bank NA., Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203 |
| 14157779 | + Wells Fargo Bank, NA, 1000 Blue Gentian Road, MAC: X9998-018, Saint Paul, MN 55121-1663 |
| 14157780 | Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701 |

TOTAL: 34

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

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Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | Email/PDF: rmscedi@recoverycorp.com | Feb 24 2021 03:38:29 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| cr | + Email/Text: jennifer.chacon@spservicing.com | Feb 24 2021 03:22:00 | SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250 |
| 14166974 | Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 24 2021 02:43:34 | CitiCards, PO Box 9001037, Louisville, KY 40290-1037 |
| 14166976 | + Email/Text: mrdiscen@discover.com | Feb 24 2021 03:18:00 | Discover, PO Box 71084, Charlotte, NC 28272-1084 |
| 14161565 | Email/Text: mrdiscen@discover.com | Feb 24 2021 03:18:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14238927 | + Email/Text: kburkley@bernsteinlaw.com | Feb 24 2021 03:22:00 | Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945 |
| 14166977 | Email/Text: sbse.cio.bnc.mail@irs.gov | Feb 24 2021 03:19:00 | Internal Revenue Service, Centralized Insolvency Unit, PO Box 21126, Philadelphia, PA 19114-0326 |
| 14166978 | + Email/Text: PBNCNotifications@peritusservices.com | Feb 24 2021 03:19:00 | Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115 |
| 14161462 | Email/PDF: rmscedi@recoverycorp.com | Feb 24 2021 03:38:29 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14166983 | Email/Text: amieg@stcol.com | Feb 24 2021 03:19:00 | State Collection Service Inc., P.O. Box 6250, Madison, WI 53716 |
| 14166984 | + Email/PDF: gecsed@recoverycorp.com | Feb 24 2021 02:41:34 | SYNCB, PO Box 965005, Orlando, FL 32896-5005 |
| 14174103 | + Email/Text: electronicbkydocs@nelnet.net | Feb 24 2021 03:21:00 | U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911 |

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Duquesne Light Company |
| cr | | Federal Home Loan Mortgage Corporation, as Trustee |
| cr | | Pittsburgh Water & Sewer Authority |
| cr | | Wells Fargo Bank, N.A. |
| 14166989 | *+ | Wells Fargo, PO Box 1697, Winterville, NC 28590-1697 |
| 14166990 | *+ | Wells Fargo Bank, NA, 1000 Blue Gentian Road, MAC: X9998-018, Saint Paul, MN 55121-1663 |
| 14166991 | * | Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701 |
| 14157778 | ##+ | Wells Fargo, PO Box 1697, Winterville, NC 28590-1697 |

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com |
| Jeffrey R. Hunt | on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com |
| Mario J. Hanyon | on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| Matthew M. Herron | on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com |
| Matthew M. Herron | on behalf of Joint Debtor Rebecca A. Cepek mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com |
| Matthew M. Herron | on behalf of Debtor Frank J. Cepek mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com |
| Matthew M. Herron | on behalf of Attorney The Debt Doctors LLC mmh@thedebtors.com, hgs@thedebtors.com;alb@thedebtors.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Peter J. Ashcroft | on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 10